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Wiscasset In Early Days

HISTORICAL NOTES PERTAINING TO THE OLD TOWN ON THE SHEEPSCOT RIVER - - - - *By William Davis Patterson*

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By William Davis Patterson

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WISCASSET IN EARLY DAYS

FOREWORD

To those who have had the privilege of listening to the many of the sketches contained in the following pages at the meetings of the Wiscasset Fire Society, they have seemed so full of interest that the possibility of a wider circulation will be a cause of much satisfaction.

To those who enjoy descent from the men and women who lived in this part of Maine a century or more ago, these stories will sound more like echoes of the tales of their ancestors than like historical sketches. The writer has entered with such a keen personal zest into his tireless investigations in the line of the unusual and interesting that what he has written has the real flavor of personal contact. It is like finding a chest of old letters that have been tucked away under the eaves of the old attic for generations, and are now brought to light, carefully culled, supplemented by clippings from old newspapers, and then put together in fascinating shape. He tells us the stories of the merchant princes and sea captains of a century or more ago in such an intimate manner that we cannot help feeling that they are all old acquaintances of his, and that he is now passing on to us the tales they have told him, of how they lived and what they did in the days of long ago.

To the historian, the accuracy of these sketches will be of value. Every incident and every description is the result of delving into a mass of public reports, private letters, business account books, and no end of almost unattainable material, such as few writers have the patience to undertake. It is the author's love of such difficult research, and his capacity for scenting the interesting that have made it possible for him to produce so interesting a book.

HORACE E. HENDERSON

Wiscasset, Maine, July 9, 1929.

The reported purchase by the Wiscasset Public Library of the brick house standing at the corner of High and Main streets attracts our attention; and it can but be a matter of real satisfaction to all in this community that a building so well situated and that can so readily be adapted to the use of the Library, and for the purposes of other organizations whose interests may be in sympathy with the objects of the Library, has been acquired by those having the vision and the courage required to take the initiative therefor.

The present may be a fitting time for recalling historical facts relative to that old building, the first banking-house erected in Wiscasset, with brief reference to the officers, directors, stockholders and patrons of the first institution by which it was owned and occupied.

At the beginning of the nineteenth century there had been but one bank incorporated to do business in Maine. That was the Portland Bank, operated under a Massachusetts charter to run for the term of twenty years from 1st July, 1799, with a capital of $300,000. On the 23d of June, 1802, the Great and General Court of Massachusetts—for we were then governed from Massachusetts—granted charters for two other banks in Maine, one to be called the Maine Bank and to be located in Portland, and the other was called the LINCOLN AND KENNEBEC BANK and was located in Wiscasset.

A glance into the records of this Society will show us that at our quarterly meeting held at the house of Mr. Nymphas Stacy, the ancient Stacy's Tavern where gusts of smoke from Stacy's great fireplace so often mingled with the enticing fumes rising from Stacy's punch bowl or flip mugs, on Monday evening, 5th April, 1802, the Treasurer was

> "directed to Subscribe for two Shares in the Bank and Insurance Office about to be Established at Wiscasset, for the use of this Society;"

whereupon,

> "Orchard Cook, Esqr gave notice that if in Case the money in the funds should be appropriated for the purpose Above mentioned, he should with draw and wish, not to be Considered as a member of this Society."

The record quoted is evidence that early in its existence the Society's aid was extended in forwarding the interests of the community, an example which has been followed in our own day. The account of Moses Carlton, Jr., Treasurer of the Society for the year 1803, shows that in paying for the two shares of bank stock he was obliged to advance a small part of such payment from his own funds, for his account exhibited a balance due him at the end of the year of $26.01½. And, good as his word, Orchard Cook ceased to be a member in October, 1802.

Some of the preliminary correspondence concerning the movement having for its object the establishment of banking facilities here has been preserved: On the 20th of March, 1802, John Merrill, Jr., who was associated with Silas Lee in the practice of law wrote to William King at Bath:

> The Petitions for the Insurance & Bank Companies are circulating at Kennebec they will be here in a few days.

And on the 18th of April, 1802, he wrote to King as follows:

> Dear Sir,
>
> The Petition for a Bank which Mr. Lee lodged with Mr. Wilde & Dummer for the subscription of the Kennebec gentlemen is not as yet returned altho' Mr. Lee has written for it three times; if it does not come by Wednesday's Mail we shall take measures for obtaining it by express—we deem it of some consequence to have the original Petition instead of a new one, as we can then state that our Bank Petition is of elder date & that the Hallowell & Augusta Gentlemen have had an opportunity to become stock holders—
>
> Mr. Lee received a few days since a line from Mr. Wilde in which Mr. Wilde observes that the Petition was not forwarded to Wiscasset as they wished to have a Meeting on the Bank business—Why there should be a meeting is inexplicable; it corrobborates the information given by Mr. Davis of some other plan hostile to us being in agitation—
>
> Mr. Lee thinks with you that it will be best to let the Insurance Corporation lie dormant until the fate of the Bank is determined.
>
> No measure perhaps will be more politic than to obtain a full representation of the towns in this quarter—Bath I should suppose could send two Representatives—Georgetown two—and if Woolwich would send Tallman it would be quite an acquisition—In Topsham we can

rely on Dr. Porter's reelection—in Brunswick on Dunlap's. I think a quite formidable Phalanx might be raised to oppose the Bantling of the mighty town of Hallowell—

Soon as the Petition comes to hand we shall use due diligence to give it the proper circulation among its friends here & transmit it to you as soon as possible.

With best respects to Mrs. King and your worthy family I am with sentiments of respect

yr. most obet. humble
Sert.
JNO. MERRILL, Jr.

On the 19th of April, 1802, Samuel S. Wilde wrote from Hallowell to King:

You have probably before this been informed that a Petition is in circulation for a Bank at this place as well as at Wiscasset, we are informed that your Patronage will be extended to Wiscasset, but we hope not exclusively, and we flatter ourselves, that the Gentlemen of Bath will feel an Interest in every thing which may concern the upper settlements on the river x x x x

We feel no disposition to throw any obstacles in the way of the Gentlemen at Wiscasset, but we feel very desirous that our Petition may prevail and we certainly have no objection to their's

About three weeks later James Bridge, being at Wiscasset, made a proposition to Lee that the Augusta gentlemen unite in the proposed bank at Wiscasset, a branch of which to be kept at Augusta for loans, discounts and deposits; the people at Augusta, Hallowell and Pittston not to subscribe for more than one-third of the capital; the managers to procure preliminaries, legislation, &c to be Lee, Merrill, Bailey and King. This was communicated to King by letter from Lee. The following named authorized Lee to subscribe for stock under such a proposition:

Joseph North—12 shares
Thomas Bond—20
Nathaniel Hamlen—6
Theos. Hamlen—20
James Child—8
Thomas Dickman—8
William Robinson—30
Henry Sewall—10
Seth Williams—12
Samuel Cony, 2d.—12
John Jones—20
Daniel Cony—80
James Bridge—60
George Crosby—54
Benjamin Whitwell—40
John Davis—24
John Eveleth—20
William Brooks—24
Thomas Bowman—25
Arthur Lithgow—35
Joshua Gage—40
Peter T. Vose—40.

The proposal for power to establish a branch was not passed in the Legislature, although it would appear from the correspondence that at least one bank had such power under its charter, and the charter granted located the bank at Wiscasset.

The Lincoln and Kennebeck Bank, as its name implied, was designed to provide banking facilities for people of Lincoln and Kennebeck Counties, the interests of the latter, which had but recently (1799) been set off from our own County, being still closely connected socially and commercially with those of Lincoln. Of the incorporators named in its charter, Thomas Rice, Abiel Wood, Jr., Moses Carlton, Jr., John Anderson, Silas Lee and David Payson were residents of Wiscasset and with the exception of Judge Rice they all were members of this Society; James Bridge, Samuel Howard and Daniel Cony were residents of Augusta; those in Hallowell were Thomas and David Agry, and John Odlin Page, the latter being represented in this Society by our beloved associate, Erastus Foote, who is a great-grandson of Major Page; Gardiner and Pittston were represented by Peter Grant and Jedidiah Jewett; Topsham by Benjamin Jones Porter; Brunswick by John Dunlap; Bath by Peleg Tallman and William King: and Alna, or New Milford, as it was then known, by that sturdy old patriot, Moses Carlton. Other leading citizens of the two counties became subscribers to the capital stock which, by the terms of the charter, was to be not more than $200,000, nor less than $100,000, in specie, in shares of one hundred dollars each.

The charter prescribed

That no money shall be loaned, or discounts made, nor shall any bills or promissory notes be issued from said Bank until the capital subscribed and actually paid in, and existing in specie, in their vaults, shall amount to one hundred thousand dollars;

That one-eighth part of the whole funds of said Bank shall always be appropriated to loans to be made to

citizens of this Commonwealth, not resident in the town of Wiscasset, and wherein the Directors shall wholly and exclusively regard the agricultural interest; which loans shall be made in sums of not less than one hundred, nor more than five hundred dollars, and upon the personal bond of the borrower, with collateral security, by a sufficient mortgage of real estate, for a term not less than one year, and on condition of paying the interest annually on such loans, subject to such forfeiture and right of redemption as by law is provided

Pursuant to a requirement of the charter the first meeting of the subscribers to the capital stock was called by notice published in Jenk's Portland Gazette and in the Kennebec Gazette printed by Edes at Augusta, there being no newspaper printed at that time in Wiscasset, where that meeting was held and Directors elected in August, 1802, which Directors were Silas Lee, of whom much might be written in addition to what was presented to you concerning him last year and who, it will be remembered was in 1802 living in his stately mansion now known as the Governor Smith house; Abiel Wood, Junior, then thirty years of age, had already become a power in shipping and mercantile circles and in political life, who is today represented in our Society by Erastus Foote, a great-grandson, and by our dear friend on my left, Samuel J. Sewall, a great-great-grandson; David Payson, a prosperous shipowner then resided in Water Street, but soon afterwards to purchase and occupy until his decease the Lee mansion before mentioned; Moses Carlton, Junior, another great-grandfather of Mr. Foote, distinguished far and near as a merchant and shipowner, then lived in the substantial old house now occupied by our fellow member, Mr. Marston, but he soon after purchased and occupied until his death in 1857 the mansion in High street which was for so long a time called the Carlton house; from Augusta came James Bridge, the eldest son of Sheriff Bridge, afterwards senior partner of the well known law firm of Bridge & Williams and a Judge in one of the Kennebec County courts; Capt. Thomas Agry, of Hallowell, an able master mariner, sometime in command of his own vessel, who afterwards became president of a bank in one of the Kennebec County towns; Maj. John Odlin Page, also of Hallowell, an importer of drugs, medicines and other merchandise, then thirty years of age, was distinguished, as one may read in Old Hallowell on the Kennebec, "for his elegance of person, urbanity of manner, ardent philanthropy, and love of liberty;" Capt. Peleg Tallman, then a resident upon Tuessic Neck in Woolwich and later of Bath, was a notable character in shipping, commercial and political circles who had served his country in the Revolution, in which service he lost an arm; and last, but not least, came the great Mr. William King, who later became the first Governor of our State, whose promotion in 1808 in the space of eight and forty hours from the ranks of the privates in Massachusetts militia to that of Major-General, caused certain of his political opponents to derisively call him "a Military Rocket." Such was the personnel of the first board of Directors of the Lincoln & Kennebeck Bank, of Wiscasset. They chose Mr. King as President and Henry Roby as Cashier; and very soon thereafter the business of banking was begun. As early as 21st August, 1802, Mr. Lee wrote to Messrs. Porter & King, "the vault is dug—scant six feet brings us to the Ledge."

Tradition says that within the memory of men now living there was still to be seen in a part of the Lee-Smith house a vault which it is said was that used by the bank when it begun to do business. On the opposite side of High street Lee had his law office, for it is so recorded in a book belonging to this society; and when, upon the 16th of March, 1805, he sold to the bank the land upon which the bank buildings was afterwards erected he begun the description of that land with the words,

"beginning on high street, so called, on the Southeasterly side thereof at a place where a line drawn at right angles with said street shall strike the front of said Lee's Office";

and he reserved liberty to remove the building then standing on the lot so conveyed. The preliminaries to the choice of a site may be of interest. On the 20th of December, 1804, Lee wrote to King that it would be indispensably necessary for him to be absent the next discount day,

When you & Maj. Page proposed that the business of a Building for a Bank &c should be settled—I think it high time that this should be done—And am apprehensive it will be necessary that the out of

Town directors should settle the place to them I would like to refer it—The Merchants & traders here are very anxious that it should be below Whittiers, they no doubt have or will urge the in Town directors to favour it—they urge that it ought to be near so as to make it convenient to get change &c—this certainly is in my mind an argument against it—I think that Mr. Richardson yourself & Capt. Tallman ought without fail to attend —I think I am unprejudiced when I say that it ought never to go below Whittiers—And I do believe it will be hundreds of Dollars saving to set it in the corner where my office stands—The ledge for the foundation will be a great saving besides the security. A sufficiency of ground for this purpose I will sell at a much cheaper rate than can be purchased below—I should suppose it would be low price at five hundred dollars—I however will take such sum as you & Page on enquiry as to the comparative values, shall say it is worth—for any other purpose than a Building of this kind, I certainly would not take double the amount—

In consequence of what you said to me I have engaged the Brick, & the money for about thirty thousand must be paid by the tenth of Jan. next—The residue are to be made in June—these Brick are of the large legal size, the price is six dollars & a half per thousand & to hall or gundalo about a mile and a quarter—I think considering the size, they are very cheap—

Judge Lee appears to have been charged with responsibility during the construction of the building: in January, 1806, he wrote to King who was then in attendance at the General Court in Boston, that Maj. Wood was very much in earnest that the bank should have a mahogany counter and he sent specifications therefor; also,

A Mr. Gridley who contracted to do the iron work for the State prison agreed with me to make the door & casings & bolts all completed for twenty cents per pound & the locks for fifty dollars all completely fitted to the door

And so it would appear that the building must have been ready for occupancy early in the year of 1806.

The Lincoln and Kennebeck Bank was chartered at a time when as we have heretofore seen, Wiscasset had entered upon a very lively period of roaring trade which continued without any noticeable diminution for several years; the average annual number of sea letters issued by Mr. Collector Cook, of the Wiscasset Customs District, for the years 1804, 1805 and 1806 having been 49, and in 1807 he issued 67. All the vessels to which such letters were issued were principally laden with lumber. It was in that period that several of the notable mansions of Wiscasset were erected and many of our beautiful elms were planted, all of which we very properly treasure as priceless legacies from the oldtime Dons who built and planted so well.

Of the original stockholders, nineteen belonged here in Wiscasset and besides this Society they were Capt. William M. Boyd, Moses Carlton, Jr., Capt. Alexander Cunningham, Capt. Henry Hodge, Hon. Silas Lee, Capt. Thomas McCray, John Merrill, Jr., Capt. Samuel Miller, Capt. William Nickels, Col. David Payson, Maj. David Payson, William Pike, Henry Roby, Nymphas Stacy, William Taylor, Abiel Wood, Sr., and his sons, Abiel Wood, Jr., and Joseph Tinkham Wood. This list of names may be of interest to you who are familiar with the early roll of our membership, for in it you will find fourteen names of members of this Society. Later, the Lincoln & Kennebeck Marine Insurance Company, which was located in Wiscasset of which Peleg Tallman was President and John Merrill, Jr., Secretary, became the holder of 371 shares; and among residents of Wiscasset, who became shareholders were Dr. Samuel Adams, Rev. Alden Bradford, Jeremiah Bailey, Esq., Francis Cook, Robert Elwell, Capt. John Hodge, Samuel Hubbard, Thomas Nickels, Manasseh Smith, Esq.

In addition to the out of town stockholders who were Directors, Bowdoin College was an original holder of one hundred shares, and among individuals appear the names of Ebenezer Farley, Samuel and Jane Nickels, all of Newcastle; Levi Peterson, John and Joseph Sewall, Isaiah Crooker, John Richardson and David Stinson, all of Bath; Nathaniel Dummer, Peter Grant, Rufus K. Page, Arthur Lithgow and Seth Williams in Kennebec towns. Hallowell Academy was also a stockholder.

It may well be imagined that to gather together and actually pay into the vault one hundred thousand dollars in specie in the year 1802 was an unusual undertaking. So far nothing has been found to show what reserve,

in any, the Bank was required to carry in its vaults. Extracts from entries in the Bank's books inform us that it became customary to borrow considerable sums in specie, as well as to make remittances to Boston to obtain specie: One entry in May, 1810, recorded a remittance of $16,170.54 for that purpose; another entry shows that the President, Abiel Wood, Jr., who had succeeded King in 1807, and others gave their note for specie borrowed in November, 1809, of William Bartlett, of Newburyport, Massachusetts, for the Bank, which note was collaterally secured by a deposit of fifty thousand dollars. These items are selected at random: 31st December, 1810, the Cashier drew his checks on the Union Bank, of Boston, in favor of R. D. Tucker to the amount of $25,-710.08 for the purpose of obtaining specie; specie to a smaller amount had also been borrowed of John Borland, who resided at Damariscotta Mills.

As indicated by a quotation from its charter, the Lincoln and Kennebeck Bank was a bank of issue; and probably one of the earliest orders given for the equipment of the Bank was sent to London for copper plates from which its notes were to be engraved, for here is the plate for the notes for one hundred dollars, which you will see was obtained of Whittow & Son, No. 31 Shoe Lane, Holborn, London. Here, also, is the plate from which the notes for five dollars were printed, and one of the unissued notes. Plates for notes of the denominations of one, two, three, four, five, six, seven, eight and nine dollars are said to have been in use, some of which are in the possession of the Maine Historical Society. It will be observed that upon one end of each note is shown a river scene with vessels of the period, a saw mill, a lumber yard, a ship on the stocks, a background of forest. Many types of vessels are pictured on the notes of different denominations, among which are included a brig, a schooner, a topsail schooner, a sloop, a bark and a ship. On some of the notes the denomination is indicated by figures which appear on engravings of a fish between the signatures of the President and Cashier. In discussing the device for the bills Mr. Lee disclaimed skill on that point and left it to Messrs. King and Tallman, but suggested that it be

> something new & yet expressive of the Energies of this country, if I may be allowed to use the word as other Democrats do, & to extend the meaning beyond what was ever thought of by linguists.

In a few years, however, steel plates for engraving came into use and, being more durable than copper, almost entirely supplanted the latter; and in 1811 we find that the Bank "Paid Mr. Perkins for blank Bank Bills" $58. This note was engraved from the stereotype steel plate patented by Jacob Perkins, a well known Yankee inventor, who was subsequently engaged for several years in furnishing plates for the Bank of Ireland. The New England agency for engraving bank notes from the steel plate was established at Newburyport in charge of Abraham Perkins, who at one time printed notes for about seventy banks. A distinguishing feature of the back of the note is a multiplicity of letters most intricately arranged in a dozen groups. On the face of the note, at the left hand end, appears the coat of arms of the Commonwealth of Massachusetts. The margins are ornamented with lathe work and show the denomination of the note expressed in the word TEN, the figure 5 and the Roman numeral X repeated many times. The words Ten Dollars are repeated many scores of times in very small type in the body of the note. The peculiarities of the notes from the Perkins press and the quantity of work upon both sides of them are such that it is said to have been almost impossible to counterfeit them with success.

One of President King's Boston correspondents in a letter relating to the subject of banking wrote:

> The principal difficulty in making Bank stock productive arises from the almost impossibility to loan sufficient to yield a profitable dividend, and to prevent the bills from returning to the Bank.

In the rapidly expanding business of this section at the time of the founding of the Lincoln & Kennebec Bank there was no difficulty in loaning; but in the matter of the return of bills proved as predicted by the Boston man: As early as January, 1803, Captain Tallman wrote from Boston upon this subject, suggesting that they may "expect Loving squeeses" from holders of the Bank's bills and further,

> Circumspection with us in Discounts, will, I think Be necessary unless you are willing to be milk'd.

Messengers were from time to time sent from Boston with large batches of the Bank's bills for which Boston bills, funds, or gold would be demanded, sometimes to half the whole issue, and

it is stated that after one such raid the amount of specie in the vault was reduced to $10,000. At one time, when a report of the condition of the Bank was to be made, Major Wood suggested that the Bank send a messenger to Hallowell with bills of the Bank to purchase of the Hallowell & Augusta Bank, of which Maj. John Odlin Page was president, specie and bring it to Wiscasset where it could be reported as being in the vault, and that in turn the Hallowell & Augusta Bank send to Wiscasset and purchase the specie and get it back to that Bank's vault the same day; a course that would in this day be called window-dressing.

The files contain a letter from James Bridge, written just prior to the election of directors in 1803, expressing, as he so well could, his appreciation of the honor of having been invited to the directorship and regretting that his many duties made it impossible for him to serve longer, and recommending that Capt. William Robinson be elected to succeed him on the board. Later, Col. Arthur Lithgow, of Augusta, whose wife was Patty Bridge, a sister of James Bridge, appears as a director. Other changes occurred from time to time, and on the seventh of September, 1807, the Clerk of the corporation, John Merrill, Jr., recorded the following action of the stockholders:

> Voted, Unanimously, that the Stockholders of the Lincoln & Kennebec Bank do approve of the conduct of the late President the Honorable William King for his able attentive & impartial discharge of the duties of his Office
>
> Voted, Unanimously that the new President of said Bank be directed to present William King, Esqr. the late President with a peice of Plate to the value of five hundred dollars as a token of the Stockholders approbation of his past services.

The commercial transactions of Messrs. Abiel Wood, Jr., Moses Carlton, Jr., William King and Peleg Tallman became so varied and so extensive that, in order to facilitate the same they, in addition to their banking and insurance connection, organized a commission house in which they had as partners Charles Savage, who for a time was a resident at Waterville and who married the charming Miss Susan Wood, a sister of Mr. Wood, and John B. Frazier, of Boston, a brother of Mrs. King—the title of the firm being Frazier, Savage & Company, and its principal place of business in Boston. The items of account of Frazier and Frazier Savage & Co. with the Bank appear of magnitude: At the turn of the year, 1810 to 1811, Frazier was charged with the balance of the Frazier-Savage account, $3,440.08, with balance of interest account as stated by the committee of accounts in December, 1809, $3,665.11, and with interest on balance of account as stated by the committee, say on $36-640 for one year to December, 1810, $2,-198.40; and he was credited on the 4th of January, 1911, with amount of premium account to 5th April, 1808, $2,064.84, with balance of premium account as stated in December, 1809, $12,222.76, and balance of interest thereon $830.77, with commissions on $417,179.52 @ ¼ of 1%, $1,040.45, and with short credited on same December, 1810, @ ½ of 1%, $2,080.90. The next day, 5th January, 1811, Abiel Wood, Jr., was credited with the net proceeds of his endorsed note, $18,315, and same of his marine stock note, $5,049; on the same date Moses Carlton, Jr., had credit for the net proceeds of his indorsed note, $18,315; and Frazier was credited with Wood's check for $18,320 and with Carlton's check for a like amount. We have seen that Captain Tallman was President of the Lincoln and Kennebeck Marine Insurance Company, which Company, it may be supposed, had its office in the bank building: that the Insurance Company was a good customer of the Bank is indicated by entries to the effect that the notes discounted for the Company from 8th May, 1809, to 2d July, 1810, amounted to $161,568. The Bank had a custom of carrying "stock" notes, so-called, and at one date the stock notes of Major Wood amounted to $19,008. By all which it is evident that the great quartet of Wood, Carlton, King and Tallman were equipped with every method of profiting from their various combinations, which also included extensive real estate holdings in Maine.

On the whole the Bank did a profitable business and made dividends to the shareholders from the first year, the highest annual rate being 10%, and in no year less than 6%, paying in all twenty dividends in its existence of ten years, at the end of which term it was liquidated by reason, it is believed, of the expiration of its charter.

In liquidation the bank building and the original lot of land upon which it stands together with the furniture and apparatus of the bank fetched the sum

of six thousand dollars. At that time the modern roof which the building now has had not been thought of, the structure being a two story brick building for public uses and the second floor was under rent to the County for the offices of the clerk of the courts, the register of probate and the register of deeds and there they kept their records and files. It then had stone steps along the Main Street front which had two entrances, which steps had been added in 1810-11 at a cost of $768.61.

That the notes issued by the Bank were not all redeemed we have evidence here tonight. The records show that as late as 13th May, 1817, notes of the Bank to the amount of $139, held by Joel R. Ellis and Robert C. Vose who were in partnership in Augusta under the firm name of Joel R. Ellis & Company, were presented to Cashier Roby for payment which was refused; whereupon the holders brought suit against the Bank for the face value of the notes and interest thereon at 2% per month and sought to establish their allegation that William King, Abiel Wood, Moses Carlton and Samuel Cony were trustees, but at the June Term, Supreme Judicial Court, 1818, the suit was discontinued as to the supposed trustees; judgment was taken at the September Term for $210.92 plus $38.72 for costs of court.

The influential combination of

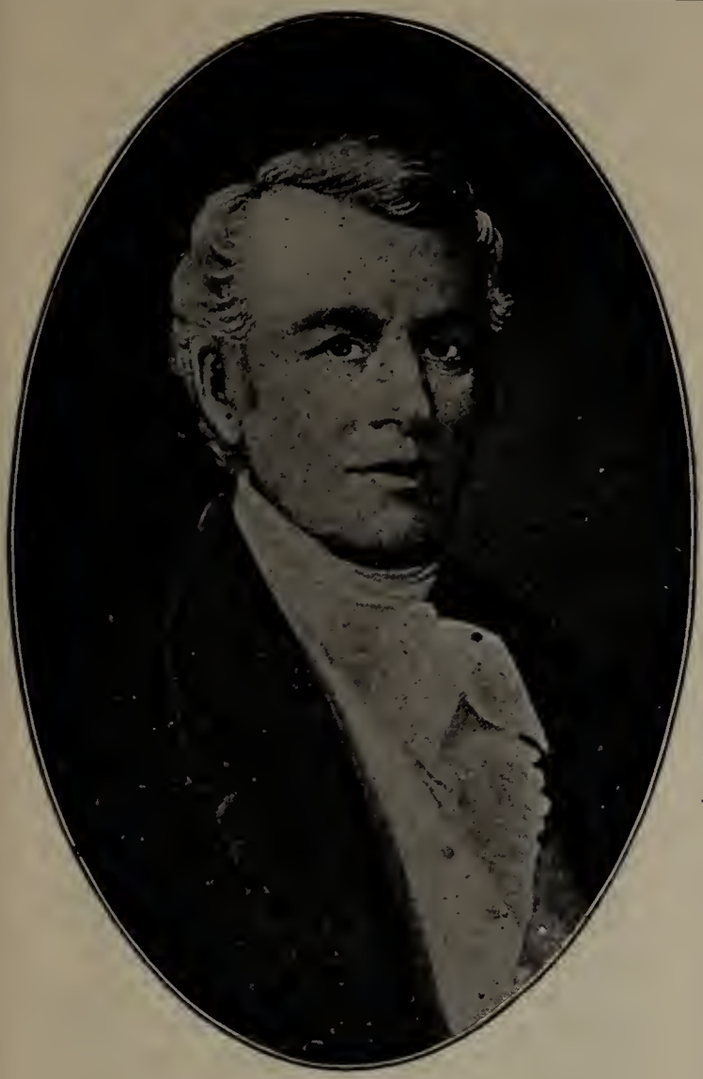
WOOD, CARLTON, KING AND TALLMAN

was also a power in the politics of Lincoln County. The formation of parties in the United States began at about the time of the Jefferson administration, although Senator Maclay's Journal kept during his participation in the proceedings of the first session of the Congress contains evidence that an opposition party was then already in embryo. Massachusetts and Maine were Federalist. Silas Lee, of Wiscasset, a Federalist Representative in the Congress in the early days of Jefferson's administration, was offered appointment to the office of United States District Attorney for the District of Maine, not because of any particular regard on Jefferson's part, but in a hope that the choice of his successor might fall upon a Democrat, or Republican, as members of his party were then known, and thus strengthen the administration party in the Congress. The scheme failed to work, however, and Col. Samuel Thatcher, a Federalist, was returned. It was alleged that at that time Orchard Cook, of Wiscasset, offered himself as a Fereralist candidate and that as such failed of election. The Eastern Argus, then the only Democratic organ in Maine, was founded in 1803; and in 1804 Cook was brought forward as a Democratic candidate for the Congress.

On the 29th of October, 1804, a few days before election day, there appeared in Jenks's Portland Gazette, a Federalist newspaper, an "Address to Electors of Lincoln District" from which I will quote:

> But, fellow citizens, we have now a new cause of alarm. A dangerous plot is formed against your liberties; a powerful combination threatens to revolutionize Lincoln —a plan which assumes an appearance as formidable as it is disgraceful and wicked. Four men only are at the head of this conspiracy. One of them situated at Bath—another in Woolwich—and two at Wiscasset, threaten to compel you by absolute force to serve their purposes of political ambition and revenge their political disappointment. These men being among directors of the bank and insurance company at Wiscasset and being largely interested in commercial connections lately formed in Boston have made a public declaration in the hearing of many respectable citizens, that they will not only employ all the power and influence which their situations and property in these corporations will give them, but that they will make the whole property of the stockholders subservient to their political views. This actually gives them a power which may possibly enable them to command a majority of the votes in Lincoln district, unless you resolve to be independent and defend yourselves against the bold and wicked attempt thus to abuse such influence, and insult your rights.
>
> The communication charged that they say that they do not support Judge Cook because they like the man, but only to effect a change at present, in order to make way for some other candidate. Who this other is, many of you besides the inhabitants of Bath, can easily determine.
>
> (Signed) LINCOLN

On the evening before election the Wiscasset members of the combination in favor of Judge Cook were thrown into consternation, as will appear by the



WILLIAM KING

following communications sent by special messenger to King at Bath:

Wiscasset Novemr 4, 1804.

Wm King Esq
D Sir

Cap Parker has this moment returned from Portland & says the greatest exertions are making in the western part of the district to support the election of our Friend Tallman said to be an arrangement of yours—This Certainly will be not only a damning Stroke to the Election of the Candidate we have engaged to support, but will beside strike a home Stroke to our reputations & from what the Feds charge us with viz, triming—Temporizing—& acting an inconsistent part we have taken pains to send dispatches east this night to Counteract any effect this Idea may have in that Quarter & doubt not but you will take immediate methods to do the same in those Towns where this information may have reached—Judge Cook feels much hurt at the arrangement & thinks his worst enemies could not have planned a more Certain destruction to his Election—We hope for our own Characters not a Vote will be given for Cap Tallman because it will be ruining our Characters gratify'g in the highest degree those who are our greatest political Enemies—& Cap Tallman Certainly will feel hurt at being handled in this way—& we Certainly shall be exposed to the lash of public Censure by acting this double part—We can hardly express how much Mr Cook is hurt & we with him think it will be Completely fatal should not the plan be totally altered—

Your &c
A. Wood, Jr.
Moses Carlton, Jr.

Besides the joint letter here copied Moses Carlton, Jr., wrote a personal note to King upon the same subject, asking for an answer by the bearer. And Judge Cook wrote:

Mr King—I will still consider you my Friend—although you are ruining the Election—what will be said—or rather will not be said—already they say you have abandoned the very man you was first to nominate Unless—you instantly send to Topsham & elsewhere men & Horses—to stop the plan—you are Culpable—& unless it is efectually stopd—the Election is gone & your character will be Mirth for your Enemies

That the bluff and fiery Captain Tallman did not submit patiently to the accusations of LINCOLN there is evidence in the recorded action of his town:

We the Inhabitants of the Town of Woolwich, being warned and assembled in due form of law:

We have now before us "Jenks' Portland Gazette," of the 29th Oct. last past, in which we read a libellous piece signed "Lincoln"—This infamous piece, in pointed terms, charges one of our peaceable inhabitants with attempts to revolutionize this District; "That he will make the whole property of the Bank and "Insurance Company, now established in this District "subservient to his ambitious views," together with many other gross and groundless charges—The gentleman alluded to in this dirty piece, (for it deserves no softer name) is too plainly pointed out to be mistaken; and we blush for the Villain who wrote it. It wounds our feelings to be obliged to defend the

fair character of one of our fellow townsmen against the assertions of this daring and wicked assassin. However, to satisfy the public mind, we do in town meeting UNANIMOUSLY declare that the gentleman thus alluded to, has never directly nor indirectly attempted to influence one of us in our political sentiments.—Some of us are Stockholders in the two incorporations above mentioned, and we know that Lincoln's assertions respecting these bodies are false and wicked.—It is upwards of twenty years since this Gentleman first came to this town, he has always conducted himself with propriety, he was active in the revolutionary war—he fought and bled, for our liberties, he for some years past has been charged with much of our public business, and has always conducted with fidelity and to our entire satisfaction, and we believe him as firmly attached to his country and our constitution, as any man in the country. And to find him in this public manner blackguarded and belied by some villian who conceals his name is what we ought not to pass over unnoticed:—We, therefore, unanimously and publicly Vote, That this piece in the Portland Gazette, signed "Lincoln," is groundless, libellous, malicious and contemptible, it is calculated to make mischief, stir up strife, and disturb the peace and harmony of our inhabitants; and the author, whoever he is, deserves the severest punishment for his wickedness, and the printer a reprimand for the publication.—Voted, That this our resolution shall be published three weeks successively in Jenks' Portland Gazette, and in the Eastern Repository.

Attest,
Michael Ryan, Town Clerk.

Dated at Woolwich, this 5th day of November, 1804.

This was printed in the Portland Gazette of 19th November, 1804, and in the next issue of that paper is found the following:

Apostacy of Lincoln District.—Our friends at Woolwich have been indulged with the publication of their proceedings; and though no committee has yet waited on us to execute the vote of reprimand, we proceed with due deference and candor to give the defence of "Lincoln."

Mr. Jenks,

Having seen in your last paper a sort of advertisement purporting to be a vote of the inhabitants of the town of Woolwich, I was struck with the novelty of that measure, and cannot avoid expressing my opinion of it to the public. By whose influence the inhabitants of said town were induced to pass a vote so entirely beyond the power of a corporation, must be left to conjecture. As to the effect of their vote, perhaps they themselves may determine the extent of it when they are assured that notwithstanding the coarse and indecent expressions which they have suffered to stain the records of their town, the writer of the piece at which their vulgar and intemperate philippic is directed is not disposed to retract anything he has asserted; until better proof, than the unauthorized vote of a town, shall convince him he has been misinformed.

That a combination of the nature suggested by Lincoln was formed by four influential men, three of whom, three months ago claimed to be federalists, and acted with the federalists, can be proved incontestibly. How far the members of that combination adhered to that compact, they individually can best inform the public. Whether they shrunk from the execution of their plan, when it was disclosed by Lincoln and other writers, or whether they exerted themselves publicly as well as privately, to carry it into effect, is little worth enquiry; since the event they labored to produce, the election of a democrat to Congress, has by their departure from their avowed political principles, been unhappily secured.

Whether the gentleman residing at Woolwich, of whose political reputation the inhabitants of that town have become the guardians, saw his error before the election, and had not the hardihood to persevere, is left for the people of the district to determine.

The writer under the signature "Lincoln" was so shocked at the sudden and unprecedented tergiversation of several leading federalists in Lincoln district, that it is very probable, some expressions escaped him, which he would not

have uttered in a cooler moment; but that the facts on which those observations were founded are true, his information respecting them, is too respectable to permit him to doubt.

As the inhabitants of Woolwich have seen fit to embark in a dispute which did not belong to them, it is proper to observe that although it appears, by the support given by them to the federal candidates at the late election, either that no influence was attempted to be exercised over them in that particular, or if attempted, that it did not meet with any success; yet that a more flagrant instance of the undue influence of an individual over their proceedings could not have been produced, than the passing a vote replete with language and sentiments infinitely more offensive and irritating in their nature than any thing contained in the piece they so zealously and suddenly have undertaken to condemn.

As it respects you, Mr. Jenks, I think it but justice to state that you declined publishing "Lincoln," from a doubt of the information upon which it was written, your opinion of the persons referred to, not suffering you to believe that they could be guilty of the conduct imputed to them, and that you did not consent to give place to the piece, until it was claimed of your partiality to do it, the writer having assured you of his beliefs of the facts. The reprimand voted to you, therefore, as a conductor of a free press, is less excusable than the rest of the extraordinary vote referred to.

Having heard that the gentlemen at Bath and Wiscasset, who supposed themselves alluded to by Lincoln, have threatened great things against the author, if they could find him; let them be assured that he does not mean to take the field against them, and that as soon as their public conduct shall, prove either that the charges against them are untrue, or that they repent of their agency in destroying the federal interest in this District, no one will be more ready to do justice to their reputation than

Lincoln.

"Manly Argument!"—The last Argus says, "By the little spite of a puny federal print, it would seem that the election of Mr. Cook enrages the insurgents or feds to madness; and the poor inconsistent souls now declare him unworthy to represent the republicans—but omit to tell us that three years since they extolled him as the honor of the district."

So much for the "Damsel's" "manly argument and facts!" Now be it known, that the above sentence was occasioned by the following article, which appeared in a respectable paper published at Wiscasset:

"It is the duty of all peaceable and well disposed citizens to submit to the will of the majority. Perhaps this restraint was never more irksome than at present. If we thought it the will of a majority of the good people of this district, to be represented in Congress by the Hon. Orchard Cook in the room of Col. Samuel Thatcher, we would submit with cheerfulness; but we know to the contrary. It is acknowledged, even by his own party, that he is neither fit nor capable of filling, the office to which he is probably elected. We do not believe that Lincoln county is yet democratic, as the election, we trust, in April next will shew. In the late election the nerves of democracy have been stretched beyond its usual bounds; and the people have been most shamefully imposed upon. Personal enmity and self interest has been the sole cause of this change. We hope the people will learn wisdom by experience; and not again sell their liberties and perhaps their country for—a glass of New England Rum!"

An occasional exposure of the falsehoods of the Argus has become necessary. To pass over the indecency of calling a large portion of our fellow-citizens INSURGENTS, for differing in opinion as to certain measures; and these citizens too who and ever have been the uniform supporters of the constitution and government —we shall at present be content with saying, it is false that the federalists ever "extolled Mr. Cook as the honor of the district." To be sure, some two or three years since this gentleman was candidate for Congress, and professed himself a federalist; in consequence of which he obtained many federal votes, and there was no one opposed to him but Mr. Kingsley, of

jacobin memory; but Mr. Cook rather prematurely discovered his real sentiments, which he had taken pains to disguise. It was then that the yeomanry of that district united in Col. Thatcher; a man whose exertions and whose eloquence to save us from the influence of a Virginia faction, will be gratefully remembered by his country, while the memory of his successor will be extinguished with the present unhappy political delusion.

By this it will be seen that Judge Cook was elected; and so we will leave the politicians whose quarrels and ambitions long ago crumbled into dust and cannot vex us.

MR. CASHIER ROBY

deserves passing notice: he first appeared here about the year 1790 in partnership with one Foster Crufts, Jr., who was attracted here at about the same time that Roby was. Crufts remained but a few years, selling out to his partner. Roby married one of the six daughters of Robert Hodge, Jr., of Newcastle, and they took up their residence at the corner of Main and Middle streets, where Rundlett Block now stands. His marriage brought him a valuable connection with the Hodges, Woods, Nickelses and others and such connections may have led to his being selected for the responsible post of bank cashier. His penmanship was a marvel of clearness, neatness and legibility, as you will see by this specimen from one of the Bank's books, and the reputation for accuracy in his bookkeeping was no doubt well-founded. Some of you may have heard our late associate, Mr. Silas L. Young, relate that Cashier Roby had been overheard to say when balancing his books, "That's right! Who says that's right? Henry Roby says that's right. Well, if Henry Roby says that's right, it must be right." And then he would stow away the books, specie and bank-notes, drafts, promissory notes, mortgages and acceptances, and other evidences of debit and credit, close the bank vault and doors, drop the big key into his pocket and take his way down the hill homeward. I have the lock to which that key fitted: it is too heavy to bring around with the impedimenta required at an annual meeting but I will be glad to exhibit it at another time. Some of you may have heard of that bank vault: it may be doubtful if anyone present ever saw it so as to remember it. The mason, now dead, who helped demolish it, told me that it was a jug vault, so called, a type of vault that was entered from the top. Such were the cells in the original State Prison at Thomaston. Mr. Roby was made cashier of the successor of the Lincoln and Kennebeck Bank, the Wiscasset Bank, organized in 1812-13, the story of which and that of the Lincoln and Kennebeck Marine Insurance Company may well be deferred to a future meeting, should you care for it. He removed to Boston soon after the year 1820 and there entered again into merchantile pursuits, and there he died in the year 1845, leaving his son, Joseph C. Roby, his only heir. The son died about the year 1860 at Baltimore, Maryland, survived by his wife who was his sole legatee and devisee and who in 1866 conveyed to Henry Ingalls, Esq., a much respected and well remembered member of this Society the Roby lot, so-called, being a small piece of land situate at Hodge street.

At our last annual meeting mention was made of the

LINCOLN AND KENNEBEC MARINE INSURANCE COMPANY;

and such a passing glance as was then had of that corporation and its managers left much to be related. It was then observed that the records of this Society show that at our quarterly meeting held 5th April, 1802, the Treasurer was

> directed to Subscribe for two Shares in the Bank and Insurance Office about to be established at Wiscasset, for the use of this Society,

by which record and by a letter from John Merrill, Jr., who was at one time closely associated with Silas Lee in the practice of the law, written under date of 20th of March, 1802, it appears that petitions for bank and insurance companies were already in circulation. Mr. Lee thought it better to let the petition for the charter of an insurance company rest until the fate of that for the bank was determined; and so we find that the Great and General Court of Massachusetts did not charter the insurance company until the 12th of February, 1803. The only name of an individual appearing in the charter is that of William King, who, together with such other citizens of the United States as might become holders of the capital stock, were constituted a cor-

poration with power to make insurance on vessels, freight, money, goods and effects, against captivity of persons, and on the life of any person during his absence by sea, and in cases of money lent on bottomry and respondentia. The capital was never to exceed $75,000, exclusive of premium notes and profits arising from the business. On the fifth of May, 1803, John Merrill, Jr., the secretary, gave notice from the Company's office in Wiscasset of the amount of its capital and that it was ready to receive proposals for insurance; and that the maximum amount that it would insure on any one vessel or any one risk was $10,000. In August, 1804, that limit was enlarged to not exceeding $12,500.

And now who is this tall, one-armed man of commanding mien and 210 pounds weight driving in to town in his one horse chaise over the Woolwich Turnpike, passing the ancient hostelry to us known as Grover's Tavern, crossing the Holbrook farm, the haunted gully and the farm of Judge Rice, passing the old wooden jail and turning in across the Common to the banking-house of the Lincoln and Kennebec Bank, coming here to attend meetings of the Bank and Insurance Company? It is no less a personage than

CAPT. PELEG TALLMAN,

from his home in Woolwich or Bath, as the case may be, for he had homes in both of these towns and changed from one to another as the whim suited him, i. e. if so solid and substantial minded a man as Captain Tallman can be said to have had whims; and in connection with such removals it is said that Mrs. Tallman at last refused to move any more, and as they then happened to be living in Bath there they remained, in their large three story house standing near where there is now a flagpole in the city park.

Peleg Tallman was born at Tiverton, Rhode Island, 24th July, 1764. Tallman is said to be a Dutch name, and Peleg was in the fourth generation in descent from Peter Tallman, who went from New York to Newport, Rhode Island, and became general solicitor of the Colony of Rhode Island in 1661. The home of Peleg's father was broken up, and the boy was left to shift for himself at the age of twelve years. His own account of some of his youthful experiences has been preserved: In November, 1840, he wrote:

The first time I went to sea I sailed x x x x in the sloop Beaver, privateer, commanded by Captain Havens. I was on board of her about four months. We cruised in the Sound, off Long Island, both sides, and occasionally off New York, and made many captures of moderate value. I next went in the privateer Rover, Captain Wm. Dennis; we were taken by the Raisonable, 64. The prize master, who was an under lieutenant in the British navy, took me on board the man-of-war with him. Aftter some months he was turned over on board a frigate—went to Penobscot and took me with him, where, after some time, I found means to leave, and with considerable labor and fatigue I found my way to Boston and Rhode Island. The next April I went on board the Rattle Snake, commanded by Capt. Freeborn. I having by this time had some experience on board armed vessels, being constantly on them, of different sorts gave me a high standing with almost a totally green crew on board the Rattle Snake. This very probably induced Capt. F. to give me a situation much like a midshipman in a public vessel, for which I was to have a deserving share. We sailed from Newport, I think, in April; and the third day we were out run ashore at Barnegat by two British men-of-war, and having taken nothing, but got burnt, my half share came to but little. I jumped overboard and swam to the shore, about a mile, with three others, one of whom, the gunner, did not reach the shore. x x x x I took the road to New London and went on board the Trumbull.

(It is regretted that he omitted the details of what befell him in the action, by which he was taken out of the fight by a shot that cost him his left arm. The ball shattered the shoulder blade, passed through the upper part of his body, and destroyed the shoulder joint, necessitating amputation at the shoulder.)

I was hauled up, wounded, a long time in Boston, but as I got repaired so that I could carry easy sail I went to sea again in a privateer brig of sixteen guns. After being at sea three months without any success, we were tak-

en by a frigate and carried into St. Johns, Newfoundland, and put on board a prison ship. At length, we were sent from thence to Boston. I then went on board another privateer of twenty guns, Capt. Rathbone, then late of the Navy. After being at sea between three and four months without any success, we were taken by the frigate Recovery, and carried into Kingsale, Ireland, and hove into a loathsome prison, where the survivors of us remained thirteen or fourteen months. About half our number died of small pox and other disorders. At length we were sent over to England and put into Fortune prison. We were there x x x until the peace in 1783, in April. The prison was then cleared of its contents, and we were sent over to Havre, in France, and there landed naked as we were. We had no means of getting to America from there. I, with six others, walked through France, down to Nantz—I believe about four hundred miles. We there got a passage on board a ship bound to Philadelphia, and there—pray sir, look at my condition—I was landed in the rags I stood in, without friends, and only one arm, and knew not where to get a meal of victuals. My friends and relations were all dead or out of my reach. I, however, made the best of my way to Boston, and called on my old friend, Dr. Gardiner. After a short time he took me by the hand—sent me to a mathematical school some months—but my wishes were for the sea. He after a time built a brig and put me in master, with a nurse, as I was young and without much experience. I commanded her about three years, and until the death of the Doctor. Then I was enabled to buy one half of her, which continued me in command. At length I sold out in '91. I had got in command of the largest Bengal ship out of Boston. I was in her and various other employments till '99. In October Mr. Secretary Stoddard sent me a commission as Lieutenant in the Navy, but I then commanded a fine letter of marque ship of twenty guns, the John Adams, bound to Liverpool. I considered this the best business of the two, and therefore did not accept but returned the commission. I took a few trips in this ship and then left her and the seas altogether, since which I have been engaged in various mercantile pursuits, and have been twelve years in various Legislatures. In 1822, being in the Senate of this State. I found attending Legislatures materially interfering with my business, which had become considerable. I retired from public life with a determination never to engage in it again. I have met with various success in business—sometimes lost and sometimes made.

I have written this, to you, uninteresting sketch of myself, in detail, for which I pray your excuse, that you may see how a poor invalid of the Revolution, with one arm, might with hard labor and watching make his way through the world among two-armed people.

For this long extract I "pray your excuse," as the old Captain expressed himself in the letter written at a time when he was seeking an increase in his United States pension. He passed lightly over the years of his life in Maine, whence he came to reside as early as 1791, and during a considerable period of which he was much engaged in commerce, in navigation, and other varied interests, in all of which he was ever alert and to which he brought a full cargo of sound business sense. His home in Woolwich was on a tract of about four hundred acres situate on Tuessick Neck and which included the land extending from the gut at Arrowsick Island up as far as the old Preble farm, the northern boundary being at Winslow's Rocks, the western the Sagadahock River, and the eastern Nequasset Bay and the little river that runs down through the great meadows bordering on the Dike road, so-called, which road it is said was laid out and built by Captain Tallman. His large two story house, which was sold about fifty years ago and soon afterwards demolished, stood almost half a mile northerly of the late Sagadahoc Ferry. He made his farm productive: He had at least four fruitful orchards; his farm buildings were numerous and on an extensive scale; and after one of his little daughters lost her life in a fire which destroyed a schoolhouse in Bath he put up there on the Woolwich farm, near his dwelling-house, a one story

building which was used as a schoolhouse for his children.

Mention was made at the annual meeting of Capt. Tallman's membership in the commission house of Frazier, Savage & Co., in Boston, and there also he had ownership in numerous parcels of land and buildings and there many of his cargoes from West Indian ports were marketed. And in Boston, too, he devoted much time and energy to the interests of the Lincoln and Kennebec Bank, of which he was director.

In January we saw something of the political activities of the great quartette of Wood, Carlton, King and Tallman, during the period of which Capt. Tallman was representative in the Great and General Court of Massachusetts from the town of Woolwich in the years 1801, 1802, 1803, and 1804, and from Bath in 1806 and 1807; he represented the Lincoln District in the Twelfth Congress. In the letter from which quotation was made he stated that he was in the Maine Senate in 1822. The story is told that in one session of the Legislature his energy and spirited push drove things along and a short session resulted.

The ambitious commission house of Frazier, Savage & Co., of which Tallman, Wood, King and Carlton were members.—Frazier being a brother-in-law of King and Savage a brother-in-law of Wood, got on the rocks in course of hard times and the correspondence of Tallman with King shows that the indignant Captain was very bitter towards the young members of the firm in Boston:

> He implored King, "Do for God's sake pay your individual attention to this most shameful and Degrading business. x x x I always knew the business was totally managed by the Clerks & have named it to you repeatedly—none but luneticks & ourselves would have ever suffered their credits to have been so grossly abused as ours have been by those young men—you know it has always been next to an impossibility even to obtain an account from them & when it was received, in fact the Errors Generally Constituted the Gratest part of it."

In another letter he wrote of them: "They are mere Devotees to Pleasure." He flared out concerning Major Wood, saying: "I have no idea Mr. W. has any more feeling than a Block."

It is well known that the banks of issue had great difficulty in keeping their notes in circulation: In November, 1809, Tallman wrote from Boston to King:

> It is mortifying & an unprofitable thing that your bank bills are not considered as current here, while those of Portland & other Banks which are Perhaps, not more respectable are so.
>
> If we had a small fund here to take some more of the bills out of circulation, it would effectually stop the running and give a currency equil to other bills, I have not a cent of accommodation at the Bank, yet I will in Ten Days from now, furnish Ten thousand dollars in Boston money. I came for the purpose. Mr. Wood and Mr. Carlton will each furnish 10,000 more & you no doubt will furnish from 15 to 20,000. Those sums will make a fund amply sufficient to make the L. and K. bills good and it must be done.

Another characteristic communication may be read: The Rev. William Jenks was pastor of one of the churches in Bath, and one Sunday morning Captain Tallman sent this terse note to his fellow-worshipper, General King:

> Dr. Sir
>
> I am told Mr. Jenks has received but a very small part of last year's salary & that he is much in Debt & crowded for money.
>
> Would it not be well for you to urge the Collector to a speedy Collection & settlement & if that cannot be done & Mr. Jenks is to be starved, it would be well to chuse a Committee to wait on him with That information.
>
> Yours with respect
>
> To W. King Esqr Peleg Tallman
>
> Sunday morning

When the political powers that then ruled in Lincoln County selected a candidate to succeed Judge Cook, of whom we have heard much in the past, as Representative in Congress, Captain Tallman was brought forward; and although General King, that mighty man of Bath, was not altogether favorable to Tallman's candidacy he was nominated and elected. And so we have from Captain Tallman certain letters upon national affairs. It will be remembered that the maritime interest of New England was strongly opposed to the war measures of President Madison and his advisers. The

representative from the Lincoln District was heard from:

Washington Novr 6, 1811

Hon. William King Esqr

Dr Sir

Tho we of late have not been on the strict terms of cordiality & knowing as I do that I was not the man of your choice, still I think it a duty to state to you all the information that I obtain here, that any way concerns your interest or your curiosity. You will no doubt Receive the presidents communication before this reaches you. No comments is necessary, it speaks for itself. The documents accompanying it I presume you will not have yet seene, the correspondence between Mr. Munro and Mr. Foster are altogether at variance they do not agree on a single point, only to disagree & there seems to remain not the most distant hope of the two nations coming to an ac.

What steps the British will pursue you can judge as well as I can, but it seems clear that our trade must suffer a most dreadful eclips the representation here is made up of the Law, Phisic & Farmers. I do not know a Practical merchant in the house, as far as I am acquainted they seem willing to take a violent stand against any land in contempt of the consequences. The expences attending it seems not to be any object, borrowing money seems a favorite plan & the paying it again a subject of future consideration the merchantile & especially the shipping interest has but few admirers & they amuse themselves at the folly of men having so long ventured their property on the ocean in such critical times, They have no idea but the people will be quite willing to take any steps the Government may think proper to enact either restrictions or war. The navey will be subject of high consideration this session. Your opinions will have due weight & you will please name them freely. I am mortified to say that no member from Maine is here except myself

I am with respect

Your obdt Servt

Peleg Tallman.

Washington Nov 18 1811

Hon W King Esq

Dr Sir

I have this hour received your favr of the 13th & its contents fully noted. I will with Pleasure give you all the information that I am in Possession of from time to time that does not appear in the public papers so far as comports with propriety I can now tell you nothing that any way looks favorable to our own measure, the presidents message that forms the Basis on which congress means to act and England does not resind: you can easyly figure to yourself what must be the fate of our shiping capital the various committees have the message under consideration—some are for war some are for the present system & some are for more severe Restrictions on our commerce. they will report by and by. you will then able to see what steps will probably be taken but it now seems to me if I understand the temper of congress (and I have become acquainted with many) that British repeal To be the only thing that can cause any relaxation in our existing laws, as soon as the Documents are printed, which will be in a day or two I will send you a copy and will then write you more fully and in the mean Time am

Your Obt Servt

Peleg Tallman

would it not be important for Kennebec to elect some person who is favorable to the mercantile interest.

Washington Nov 21, 1811

Hon W. King Esq

Dr Sir

Since I wrote you on the 18th nothing new has beene communicated to congress, but the Gentlemen who are at the head of such committees as make it necessary for them to call on the heads of Department for Information. I believe those Ideas for the sitting of the Treasury that it will be best for this country to go to war with England & take Canady novascotia and they think the trade to France will be grate that the dutys arising for the same will be at least seven millions that our privateers will do much to anoy the English. I must confess none of the above ideas suits mine but Directly the contrary. I believe a large majority of congress will think favorable of war measures with England, the duties on imports will be probably increased at least this will be recom-

mended by & also very strong measures to enforce the non imporation & a bill is I am told now preparing to be brought into the senate to restrain the trade to very narrow bounds whether we have war or not with, I believe all say, with England for you may rest assured that Messrs Madison & Co are Determined not relax an Inch & I believe a large majority of Congress will go with them all lengths—if England has no objections to war. I fear you may soon hear that the ocean is swept of our vessels for they will very soon know the intentions of this government. I will without loss of time act as there interest requires. you will please to observe that this letter is confidential.

Your Obt Serv
Peleg Tallman

Washington Decr 22 1811

Hon W. King Esq.
Dear Sir

I this moment have received yr Favr of the 12 I will call on Mr Granger tomorrow. I have already tryed him on the milage from Boston to Bath & tryd to convince him that the distance was not 150 miles he tells me that his contract with Mr Paine the P. M. distance as the mail runs from Boston to Bath is 162, however I will try him again, he is a fine fellow and wishes to do Justice. The report you name I think with you is too materially exceptionable, it has been taken up twice in the committee of Com & Manefacturers the most of the committee are favorable to it, but I have so far been able to keep it Back & shall continue my most pointed oposition to it—It seems to be understood here on all sides that unless England Resinds, that war is enevitable, on that subject yesterday I had a long conversation with Mr. he thinks that speedy measures should be taken by congress to enable our merchants to bring the property now in England & its dependences home, the Committee of Commerce & Manufactures will take up that subject on fryday next & I hope will make a favorable Report to the house.

I am with respct
Dear Sir your obt Servt
Peleg Tallman

Washington June 6 1812

Hon W King
Dr Sir

Congress has been three days with closed doors. The business which occupied the house was finished last evening. You know I cannot communicate its nature, but you will naturally conjecture, knowing nearly what to expect. The house runs 79 to 49. I am a minority man.

The Senate have closed doors this day, & no doubt is entertained but they will concur with the house.

You well know what my fears have always been, a very few days will show you with what degree of propriety I entertain them. What will this change bring to us!

Respectfully
Your Ob Servt
Peleg Tallman

It is well known that war with England was declared ten days afterwards, the war of a faction, for the Democratic majority in a full house was seventy; thus a majority of only thirty in the house declared for war. Later the name of patriotic Peleg Tallman appeared as subscriber for $25,000 of the ten million dollars war loan of 1814.

One may appear to be carried too far a-field with this sailor of the Revolution, this navigator of East India ships, this forthright upstanding man of many and varied interests on land and at sea; but if any excuse were needed it would be that he was intimately associated with several of the early members of this Society, the careers of whom must ever be of peculiar interest to us. He died at the age of seventy-seven in 1841. If time permitted one would delight to linger over the stories of his family and social life, of his furnishing rum for "the Malitia Company of Woolwich the 4th of July Training;" of the big dinner he gave when he was a candidate for Congress, the whole town being invited to partake of roast pig, probably from his Woolwich farm, and other attractions; of that other great dinner, served in "a grove of beautiful oaks, near the mansion house of Hon. Peleg Tallman," when Bath celebrated Independence Day in 1831, when and where a number of the survivors of the days of '76 were present and toasts were drunk, among them one to "Peleg Tallman—our generous host; one of the few who can

say, I have bled for my country." He had a fund of anecdotes with which he delighted to illustrate a point, such as that of a "man who never thought but once a week, and then he thought he wouldn't go to meetin'."

After his connection with banking in Wiscasset ceased, with the liquidation of the Lincoln and Kennebec Bank, Captain Tallman became President of the Lincoln Bank of Bath, he having been one of the founders of that institution. It is related that at a time during the War of 1812 the specie from the Lincoln Bank was removed in kegs to Captain Tallman's farm in Woolwich, which kegs were rolled into his wood-house and there remaining reported to contain nails.

It has been seen that the Lincoln and Kennebec Marine Insurance Company began business a few weeks after it was chartered and in a time of very great prosperity then being enjoyed by the merchants and shipowners of the Sheepscot and the Kennebec. Its president was Capt. Peleg Tallman, who appears to have served in that capacity through all its most prosperous years, during which period John Merrill, Jr., a member of this Society, who lived in Main Street a stone's throw from the bank building, was its secretary. That building appears to have been something of a centre of public intelligence, for immediately upon receipt here of President Madison's proclamation declaring the Embargo off the same was read in the Lincoln and Kennebec Insurance office, which office appears to have been then in the bank building. Of the extent of the Insurance Company's business we had some indication in an extract from the Bank's books presented at our last meeting; and further it is learned that on the 12th of January 1807, Captain Tallman wrote to his neighbor King:

> we have declared a Dividend at the insurance office of 30 p cent. & had then remaining $7500. we allowed for all loses claimed against us except Mr Wood's Mt Vernon. We reserved notes for Premiums not due $29000—

By a policy issued in 1804 on Judge Cook's schooner Minerva from Wilmington to Canada in the West Indies, it will be observed that the Company charged a premium of three per cent. The risks increased during the Embargo period, and in a letter from Abiel Wood, Jr., to King it was suggested that a risk upon the ship Florida, which ship having cleared for Gothenburgh might well be suspected of attempting to enter a British port, he should consider worth from 40 to 50 per cent. and adds that it is a kind of risk they would not be justified in taking on at their office. In the same letter Major Wood informs General King that he has prevailed in an attempt to get the office removed to Water Street, where he would attend to the business every day and "almost every hour in the day for a few minutes."

During the period of the active business of the Lincoln and Kennebec Marine Insurance Company many maritime causes were decided by the Supreme Judicial Court, in some of which the Company was a party. It is not well to weary you with details of such cases, although that of General Wood's claim under a policy issued upon his brig Betsey in 1807 has some local interest.

If you will look at the list of members of the Society you will see that on Washington's Birthday, 1816,

SAMUEL CONY

was admitted a member. Colonel Cony, as he was then known, but later as General Cony, had then been a resident of Wiscasset since 1812. He was born at Easton, Massachusetts, 24th November, 1775, and in 1777 was brought by his father upon removal to the Fort Western settlement, now Augusta. He married a daughter of Judge Daniel Cony, and one of their sons Samuel Cony, who was one of the War Governors of this State, having been elected Governor in 1863-4-5. A story of Judge Cony, while it may not be new to some of you is worth repeating:

> Once upon a time he had occasion to ride on horseback from Augusta to Wiscasset on business concerning the Probate Court, and he took along as traveling companion an old Irishman, a sort of factotum of the family for many years. As they ambled along the road, side by side, the Judge and the old fellow chatted together merrily enough. But when they came near the village, probably this side of the powder house, the Judge leaned aside in his saddle and said in a low tone, "Now Timothy, you may fall behind a little whilst we are riding into town." Tim did this properly at first, but becoming rather uncer-

tain of the precise and correct distance which he should place and maintain between Judge and servant, he was heard more than once, by passers by, to say loudly to the Judge, "Am I far enough behind ye now, Judge Cony? Judge Cony, am I far enough behind ye now? "

Some of Colonel Cony's children were born during his residence here, and little Samuel, the future Governor, was no doubt often seen playing with other kids over in Main Street. The Conys returned to Augusta in 1817. Colonel Cony, or, perhaps I should say, General, is said to have been a man of generous impulses, kind hearted and honorable. The title of General came from his having been the first Adjutant General of Maine, which office he held from 1820 to 1830. He died in 1835. He had an active connection with the Lincoln and Kennebec Marine Insurance Company and the banking interests of Wiscasset, besides his private mercantile and shipping interests, he having been sole owner of the brigs Hare and Perseverance and part owner of the brig Bowdoin and the ship Evergreen hailing from this port.

Robert Elwell, who was president of the Insurance Company for a short time, removed to Boston in 1812. Elwell was succeeded in that office by Colonel Cony, who entered upon his duties, instituting a thorough overhauling of the unsettled accounts, which he at one time apprehended might amount to $100,000, caused an inventory of all premium notes to be made, which list is still to be seen, and in April, 1812, he wrote General King that he hoped with the aid of "the efficient Gentlemen who have an interest in the concern, in forcing things to a settlement to be able in the course of a few months to give the Stockholders something like a correct statement of their concern." But things went on from bad to worse, for the country was soon plunged into war with Great Britain and the business of marine insurance naturally became too risky for such a small concern as that in Wiscasset. The corporate existence was continued for several years for the purpose of closing up its affairs.

The Lincoln and Kennebec Bank of Wiscasset, of the history of which much has been gleaned from the files of correspondence addressed to the Hon. William King of Bath, who was the first president of the bank, as also from other sources, and all of which has been freely quoted in this series, was chartered for a term of 10 years from the first Monday in October, 1802. On the 14th of June, 1811, there was presented in the Massachusetts Legislature a petition in the handwriting of Maj. Abiel Wood of Wiscasset, a copy of which is here exhibited:

> To the Honl Senate & House of Representatives of the Commonwealth of Massachusetts in General Court assembled
>
> Respectfully represent the undersigned Inhabitants of the County of Lincoln.
>
> That the Charter of the Lincoln & Kennebec Bank in the Town of Wiscasset will expire in the year One Thousand Eight Hundred & Twelve—That owing to this Circumstance the pressure upon the Commercial & agricultural Class of Citizens & others in that quarter of the State will be great unless, a new institution can be established in season to make loans to those persons who are indebted to the present Bank & thereby enable them to close their affairs with as little loss & embarassment as possible.
>
> Your Petitioners are sensible of many defects in the Charter of the existing Bank which may be remedied in a new act of incorporation & only pray to be incorporated in such way & manner as shall be a public as well as a private benefit & as shall give perfect security to the Public as well as to individuals—making the Directors personally responsible in Case of any violation of charter & securing to the State such annual advantages as may be thought proper—Your petitioners therefore pray that they & their associates may be incorporated into a Bank by the name of Wiscasset Bank to be established at Wiscasset in the County of Lincoln & as in duty bound will ever pray.

The signatures to such petition were those of Abiel Wood, Jr, Moses Carlton, Jr., Nathaniel Austin, Moses Carlton, William Carlton William M. Boyd and William Bowman.

Anyone familiar with the family connections of the petitioners will recall that the wife of Nathaniel Austin was sister of Moses Carlton Jr. and a daughter of Moses Carlton, senior;

that the first wife of William Bowman's brother Jonathan was a sister of Major Wood; that William Carlton was a son of Major Carlton; that Henry Wood, the husband of Major Carlton's daughter Mary, was a brother of Major Wood; that William M. Boyd subsequently married the widow of Henry Wood and that after her decease he married Mrs. Myra Carlton, the widow of Major Carlton's son Miles.

The petition having been regarded favorably by both houses of the Legislature on the date when received no further action was taken until the 20th of June, 1812, when it was referred to a committee having under consideration similar applications, among which was that for a charter for a bank to be located in Bath, upon both of which the committee reported ought to pass; and on the 23d day of June, 1812, the Governor approved an act by which Abiel Wood, David Payson, Moses Carlton, Moses Carlton, Jr., William M. Boyd, John Dole, Joseph T. Wood and Nathaniel Austin, their associates, successors and assigns were incorporated under the title of The President, Directors and Company of the

WISCASSET BANK

from the first day of October, 1812, and for the term of 19 years next ensuing.

The corporators named in the charter of the Bath Bank were William King, Joshua Wingate, Jr. and Jonathan Page and that bank was to have a capital of $100,000 and to be established and kept in the town of Bath.

The capital stock of the Wiscasset Bank was set up at a sum of not less than $250,000 in gold and silver, divided into shares of $100 each, and it was required that 25 per cent of such capital be paid in by the first day of October, 1812, and the residue on or before the first day of July, 1813; and it was also provided that no money be loaned, or discounts made, nor any bills or promissory notes issued until the capital subscribed and actually paid in, and existing in gold and silver in their vaults should amount to $62,500. There was a provision of charter that one-tenth part of the whole funds of the bank should always be appropriated to loans, to be made to citizens of the Commonwealth, wherein the directors should regard the agricultural and manufacturing interest in the manner prescribed for like loans in the charter of the Lincoln and Kennebec Bank.

The charter of the new bank fixed a double liability upon the shareholders by requiring that a provision of that tenor which was a part of the charter of the State Bank, of Boston, should attach to the Wiscasset Bank.

As illustrative of reservations made in the public interest two other provisions of the act may be quoted: One,

> That whenever the Legislature shall require it, the said corporation shall loan to the Commonwealth any sum of money which may be required not exceeding 10 per centum of the amount of the capital actually paid in at any one time, reimbursable by five annual installments, or at any shorter period at the election of the Commonwealth with the annual payments of interest, at a rate not exceeding five per centum per annum. Provided, however, that the Commonwealth shall never at any one time, stand indebted to said corporation without their consent, for a larger sum than 20 per centum of the capital stock actually paid in

Another, — The Commonwealth shall have the right, whenever the Legislature shall make provision by law to subscribe on account of the Commonwealth a sum not exceeding one hundred thousand dollars, to be added to the capital stock of said company, subject to such rules, regulations and provisions as shall be by the Legislature made and established as to the management thereof.

Similar provisions were made in the charter of the Bath Bank, and in those of the four other Maine banks chartered that year. Semi-annual statements of the concerns of the banks were to be made to the Governor and Council, but no returns of the Maine banks were printed until December, 1814.

Nothing has been found to show the personnel of the board of directors of the Wiscasset Bank. Maj. Abiel Wood became president, and Mr. Henry Roby cashier, of the new institution, which appears to have begun business very promptly and which on the first day of February, 1813, acquired title to the bank building, vault and apparatus, and succeeded to some extent to the business, of the Lincoln and Kennebec Bank in liquidation.

When the bank building was converted into a dwelling-house by our late fellow member, the Hon. Isaac T. Hobson, some of the old books were saved from destruction by Mr. John Greenleaf, who worked there as a house carpenter. A few of the relics so saved were turned over to me by Mr. Greenleaf and among them was the stock certificate book of the Wiscasset Bank which, although mutilated, shows that many shares of the capital stock were issued under date of the fifth of October, 1813, and in this book appear names of shareholders as follows: Nathaniel Austin, John Babson, John Binney, William M. Boyd, Samuel Cony, Moses Carlton, Edmund Flagg, Erastus Foote, Silas Lee, Thomas McCrate, William Stacy & Co., Whitney, Sewall & Co., Wiscasset Female Asylum, Abiel Wood, Joseph T. Wood, and the estate of Henry Wood, all of Wiscasset; John Dole of Alna; Daniel Cony, Rufus C. Vose, Benjamin Whitwell, Nathan Weston, Nathan Weston, Jr., and Reuel Williams all of Augusta; Benjamin Dearborn, Jeremiah Dummer, Peter Grant and John Sewall, all of Augusta; Payn Elwell, Joseph Farley and Isaac G. Reed, all of Waldoborough; John Gleason of Thomaston; David Gilmore of Woolwich; John Dunlap and Robert P. Dunlap, both of Brunswick, and the President and Trustees of Bowdoin College. The holders of considerable amounts of the stock were Maj. Abiel Wood, $39,500; Col. Samuel Cony, $34,000; the College, $10,000; Capt. John Binney, $9,700; Maj. Moses Carlton $10,400; Joseph T. Wood, $8,100; Silas Lee, $5,400.

While the Lincoln and Kennebec Bank had carried on through the disastrous time of the Jefferson Embargo, the new bank began business almost coincident with the declaration of the War of 1812, the effects of which war, added to the embargo losses, soon brought ruin to the bank and several of its principal stockholders. By April, 1816, the capital was reduced to $150,000 and new shares were issued, share for share, at a par of $60; and two years later another reduction was made, bringing the capital down to $100,000, with an exchange of shares at a par of $40.

Major Wood appears to have retired from the presidency in 1816 and John Dole, of Alna, was chosen as his successor; and after three or four years Dole was succeeded by Reuel Williams, of Augusta, under whose administration no active general banking business was done, the corporate existence being maintained for the purpose of winding up its affairs. As a creditor having large claims against many of the merchants and shipowners then in business here the bank was obliged in several cases to levy execution upon and sell much of their real estate to the very great distress of the owners.

The Wiscasset Bank was a bank of issue, and even after more than a century some of its notes have occasionally come to light, but they are without value except as curiosities. Here is one which reads:

> The President, Directors & Company of the Wiscasset Bank promise to pay J. Monroe or bearer on demand Five Dollars.

It is numbered 612, dated at Wiscasset, July 4th, 1817, and signed by John Dole, Pres't, and H. Roby, Cash'r. Doubt exists that President James Monroe ever knew of that use of his name. This not is six and three-quarters inches long and two and five-eighths inches wide. It was printed from the Perkins stereotyped steel plate such as has already been described.

In connection with the facts relative to the Lincoln and Kennebec Bank presented at a former meeting it was observed that keeping the bank's notes in circulation was a very serious problem, for upon such circulation depended a material part of the profits of the banks. That bank and the Maine Bank, of Portland, were chartered in 1802. Perhaps a glance at commercial property conditions then existent in Maine may be of interest. The population of York at that time was larger than that of any town in the district except Portland. The commercial importance of Wiscasset and Eastport was greater than that of any other two towns in Maine except that of Portland. The assessment rolls in Wiscasset show that besides taxable real estate, buildings and live stock the values of tonnage and stocks of goods were large. In 1801, the year before the bank was established, the taxable property returned by John Anderson consisted of his house, store, barn, wharf &c, $4,000; brig William and Thomas of 153 tons at $17½, $2,677; one half the brig Two Brothers, 87 tons at $20, $1,740; 1 horse, 1 cow, chaise and sleigh, $200; stock in trade, $16,000; income, $1,500, to which the assessors added $500, the total of his

valuation being $26,117. Maj. John Huse was assessed for a valuation of $1,600 on his house, barn and store and three-eighths of an acre along there where the Wawenock Block now stands; $2,400 on half the wharf, afterward known as Dole's wharf, and a store on the same; one quarter of the brig Hope, 36 tons at $20; 1 horse, 1 cow, 1 hog, sleigh, $100; stock in trade consisting of sugar and ship and ton timber, $1,330; on his income $500. Abiel Wood, Jr., was assessed upon "the old house" he lived in, "worth," as he stated, "not much," $1,500; the wharf and stores in an unfinished state, $4,000; the store occupied by Roby, $500; one half the land with Lee, $750; land purchased of Stetson, $150; one half the mills at Birch Point, $800; Bradbury lot, $1,200; the Appleton house, Woodman house and lot, Wheelwright house and lot, Bennett house taxed to the occupants; ship Mount Vernon, 514 tons, brig Belisarius, 167 tons, brig America, 142 tons, two-thirds schooner Milford, 94 tons, one-half schooner Apollo, 55 tons,—in all 873 tons at £4 per ton $11,640; stock in trade, $3,000; one-half Apollo's cargo, $1,500; America's cargo, $1,000; two-thirds Milford's cargo, $700; Mount Vernon's cargo, $1,200; one-half Hester's cargo, $300; Belisarius cargo, $1,000; 49 hhds. rum, $4,000; goods, wares and merchandise, $5,000; income, $1,500; two horses, one sleigh, 60 ounces of plate.

The productive business was principally the building of vessels, in the manufacture of lumber for export to European and West Indian markets; and to the West Indies there were occasional shipments of cured fish. Return cargoes consisted of manufactured goods from the British Isles, and rum, sugar and molasses from the West Indies. By maritime exchange with Spanish colonies Spanish coinage came into general use here, and "Spanish Milled Dollars", otherwise known as "pieces of eight", were frequently named as the consideration in deeds and contracts. From the French colonies came the pieces of five francs and the one here shown, bearing the effigy of the ill-fated King Louis XVI, may have been brought to Wiscasset in his day. The late Loring Dow told me that when his father worked for Major Carlton he had the responsibility of taking kegs of specie in a wheelbarrow from Carlton's wharf, now occupied in part by Wiscasset Grain Company, to Carlton's house in High Street. From that and like sources must have come quantities of specie required to replenish the vaults of the Wiscasset banks.

The Suffolk Bank redemption agency in Boston was not established until 1821, prior to which it was necessary that each bank have an agent in that town, and we have seen that the firm of Frazier, Savage & Co. acted as agent for the Lincoln and Kennebec Bank. Such agents sold or collected bills of exchange drawn against consignments of cargoes to foreign ports and received funds accruing from sales of cargoes in some of the home markets. Much ingenuity was practiced in distribution of state bank notes to remote places in New England. In this respect Maine banks had the advantage over banks in Massachusetts, for it would take a long time to get to the banks in Maine to demand specie in redemption of the notes. Nevertheless, the officers and directors of the Lincoln and Kennebec Bank were occasionally panic striken by unexpected demands made at its counter for the redemption of its large notes in large amounts, and the letters of Captain Tallman, Major Wood, Colonel Cony, Mr. Cashier Roby and others testify to the watchfulness and ingenuity required to meet such demands. In an article upon the discount banks of Maine by the late Edward A. Noyes, a well remembered Portland banker, it is stated

> In order to overcome this difficulty, the bills were collected at certain periods from all of the Boston banks, and a man accompanied by two dogs, and with kegs prepared to receive the silver that he would receive from the banks in place of the bills, drove in a stout wagon, drawn by four horses, from Boston along the shore, stopping at all places where a bank was situated, and exchanging his bills for the specie; and, as I have heard from reliable witnesses, when stopping at the principal towns, leaving his kegs loaded with specie in the inn yard guarded by his dogs, which specie was never molested. We have no account of hold-ups, nor of any mishap to the specie collector, a striking instance, in the early part of the nineteenth century. Of course, the water-way was always open, and a packet plied between all the ports of the

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district of Maine and Boston, but the length of the passage was so uncertain, and there were so many moving accidents, that I think the stage-coach was generally preferred, except in midsummer, to the sailing-packet.

Upon default by the Wiscasset Bank, holders of a considerable amount of its notes sued for the collection of the same and, obtaining judgments, levied upon several parcels of real estate belonging to it. The bank building and land under and adjoining the same went to sale on the seventh of June, 1821, an an execution in favor the Suffolk Bank, the purchaser being Capt. William M. Boyd, who paid $600 therefor; and on the next day he conveyed an undivided half of the property to Henry Whitney and Benjamin Sewall. At that time, and until the completion of the Court House, the County offices were kept in the bank building. From time to time the owners rented portions of the building for other purposes. In 1825, Captain Boyd and other well-known business and professional men of Wiscasset, together with John Dole, of Alna, and Stephen Parsons, of Edgecomb, secured a charter for a bank to be located here, but sufficient capital could not be raised for the purpose. In November, 1827, in the Lincoln Intelligencer, the Wiscasset newspaper of that date, the building was advertised as follows:

FOR SALE OR TO LET

The Wiscasset BANK BUILDING. It contains two large rooms below and three above. It is pleasantly situated in an eligible part of the town, and would be an excellent stand for a Dry Goods dealer, or it might be made a very convenient dwelling house. Rent low; apply to the subscriber.

WM. M. BOYD.

A tenant for a part of the building was soon secured, and in January, 1828, the first number of a newspaper called The Citizen was sent out from this building by Herrick & Co. The Citizen supported John Quincy Adams for president. It was of short life, perhaps by reason of the death of John Herrick, its youthful editor.

Private schools have been kept in this building, and one who was an attendant of Miss Margaret Parker's school wrote of

the girls and boys who slid down the Bank hill, swung on the chains at the Court House and munched the fruit from "Aunt Ann" Taylor's apple trees behind our desk covers.

Some present remember the appearance of the Taylor house when it stood between the bank building or Hobson house and the house then occupied by Deacon Averill. Very soon after Mr. Hobson came into occupancy of the bank building he purchased the interest of the Taylor heirs in the former homestead of their father, they reserving to Mrs. Ann Taylor, their stepmother, use and occupancy of the premises. After her decease the dwelling-house was purchased by an enterprising female owner of real estate and removed to Middle street, and its perilous voyage thence has not been forgotten by witnesses thereof. When abreast Joshua Hilton's house the Taylor house became stranded against one of our Centennial Trees and almost entered Joshua's front entry and there remained until Monday, whereat Josh swore some, as those who remember that good old scout can well believe.

The earliest known occupant of the Taylor house was

JOHN MERRILL, Jr.,

of whom frequent mention has been made, who was born in Topsham in 1772; graduated at Rhode Island College, now Brown University, in 1793, after which he read law in the office of Silas Lee with whom he entered into practice. He was remarkably able in drafting and phrasing legal instruments; he had a fine literary taste and more than ordinary ability in that direction.

Six feet in height and well proportioned, he was a famed participant in the athletics of his youth, being particularly skilful in the ancient and classical sport of wrestling. He possessed many social accomplishments, and he was one of the founders of this Society. In the early period of his residence here the Federalists were in power in Maine, and for a time he and David Payson and Nymphas Stacy were the Selectmen of the town. This letter was written by Mr. Merrill at that time about one hundred and twenty-five years ago; it is addressed to

Col. David Payson
Member of General Court
Boston

Dear Colonel

Enclosed you have an Account against the Commonwealth for support of Skelton Hayes an alien,

you will be kind eno to put your name to the papers & get the account passed.

I have also made out an account against the town of Marblehead which you will manage with as much skill as possible to obtain the money; but I fear you will not be able to get much.

Mrs. Moffit must also be attended to—and if she is at any expense sent down here with her daughter Jane—You had better I think call on the Selectmen of Charlestown & obtain their bill against us; but I would not allow or agree to pay for Jane—Moffit says his daughter shall not be supported by the town & that he will pay all bills against her; perhaps he has sent for his wife if she will come down at his invitation it may save us expense.

I wish you would make a minute of what is allowed me for my Adjutancy after the account is liquidated

We find that the federal Majority is yet very respectable & that the alarm was without cause, it was however a virtuous alarm; for in times like these, Jealousy ought to guard the Portals of Liberty & suspicion never ought to be suffered to slumber—

Petitions for Banks seem to inundate the Legislature they ought to be watched with a jealous eye, for should the Bath Hallowell & Augusta Petitions prevail, our bank stock would fall at least fifty per Cent—We have heard here that Samuel Davis at Bath is warm for the Bank at Bath & that Mr. Hill has pledged himself for his support—Charity begins at home & we should endeavour to first help our own Bank by every reasonable exertion.

Since writing the above I have seen Mr. Stacey who thinks that should the account of Charleston be very considerable as it respects Jane Moffit it would not be amiss to consult Mr. Theophilus Parsons if the town of Wiscasset is liable for her support; should you think it proper to consult him take his answer in writing so as that we can charge the town with the fee—I send you enclosed a statement for his opinion

In haste yours with respect
Jno. Merrill Jr

Other of Merrill's letters have been preserved, and in those written to William King are found finely turned messages of courtesy to Mrs. King.

A granddaughter of Mr. Merrill informed me that his wedding with Miss Mary Webster occurred in Judge Lee's great brick mansion now known as Castle Tucker. Upon the failure of his health, which has been attributed to the effects of over indulgence in athletic practices, he returned to Topsham, where he died in 1818, never having dropped the designation Junior, for his father survived him for ten years. Charles Merrill, long time a banker in Malden, Massachusetts, who sometimes visited here, as all the native born of Wiscasset do, was a son of John Merrill, Jr. It may be that even today some here remember Packard Merrill, another son, whose arrival here one day in the seventies was chronicled in the local paper. A daughter married into the Jordan family and resided for a time in Portland.

The delightful letters of Miss Eliza Southgate were printed some forty years ago under the title of A Girl's Life Eighty Years Ago. In one of these letters she wrote of returning from a visit in Wiscasset to the house of her Uncle William King, in Bath, in October, 1800. The Supreme Judicial Court had been in session here and members of the Court and bar were taking their leave. She wrote:

> It had been planned to make the trip by water in company with the family of Judge Lowell who had also been visiting here but owing to the violence of the wind 'twas determined to go by land. Mr. Lee took the two Miss Lowells and myself in his carriage which holds 4 very charmingly. Judge Lowell and wife in a chaise with a boy to carry it back. Judge Bourne in a chair with a boy and Mr. Merrill on horseback. About 5 miles on our way Mr. Lee took Mr. Merrill's horse and he sat in with us, and he sang us a number of songs, we had a charming time.

One can readily picture the incident: John Merrill, Jr., reputed the handsomest man in the county, on that crisp October morning, aglow with the hues of autumn, squiring the three young girls along the country road to Day's Ferry and at their request singing some of the songs of that now far away time, songs which they may have heard

him sing here in Wiscasset; and there can be no doubt that they all had a "charming time."

To another friend Miss Southgate wrote:

> I told you that Wiscassett would delight you; ease and sociability you know always please you

And of the part taken by John Merrill, Jr., in the social life of Wiscasset there is other mention: Abiel Wood, he who was known as General Wood because of his rank as a brigadier-general in the Massachusetts militia, and who was born in Middleborough, Massachusetts, 22d of July, 1744, became a resident of Wiscasset as early as 1766, at which time he was accompanied by his first wife Betsey, who was a daughter of Joseph Tinkham, Esq., of Middleborough, and who was then but sixteen years of age. In 1768, Wood purchased of William Groves and for many years thereafter occupied as a place of residence Quarter Acre Lot No. 18 on Wiscasset Point. Mrs. Wood's two brothers, Joseph and Seth Tinkham, followed the Woods to Wiscasset and became conspicuous figures in the social and business life of the community. The wife of Joseph Tinkham, of Wiscasset, was Marcy Waterman; they lived in the house which for very many years stood on the lot of land now occupied by the house of Captain Ballard, and their oldest child was Betsey Tinkham, who was born 2d of April, 1779. In the year when Betsey became seventeen years old a nephew of General Wood, Wilkes Wood, then in his twenty-seventh year, a son of Ebenezer Wood, of Middleborough, visited Wiscasset. Here his Uncle Wood then occupied his large, hospitable three-storied mansion which he had a few years before erected on land now improved as a garden and which overlooks the bay from the western side of Water street.

In that year, 1796, the Rev. Dr. Paul Coffin visited Wiscasset, and in his journal he noted that it was "a place of much trade and navigation. It has eight or ten majestic houses, and many very decent, and of the common two-story size." In common with all persons who have seen them, he did not fail of being impressed with what he called "the noble edifice of Lawyer Lee" and "the elegant house of Mr. Bradford, finished and elegantly furnished x x x x and a pretty retired situation." He noted that "the Point has pretty wharves, and is flourishing. It has grown two-thirds in six years." Also, that "a terrible fire still rages on Jeremy Squam Island." Had his tour of 1797 led him again to this section he would have found that the number of polls assessed in Wiscasset was 366; that of the assessed value of property $148,825 was the value of personal estates; that the taxes were made up of town tax, $1,483.33, state tax, $316.94, and county tax, $131.26.

Such was the Wiscasset of 1796-1797, to which Wilkes Wood, who had been a student of law in the office of Judge Thomas at Plymouth, Massachusetts, came for the holiday which he took before entering upon the practice of his chosen profession. Here he was cordially welcomed by his Uncle and Aunt Wood and their lively family consisting of Joseph Tinkham Wood, who was then sixteen years of age; Hartley, Ebenezer and Henry of, respectively, twelve, ten and eight years; Lydia, of fourteen, and little six years old Susan, the laughter and play of all whom must have resounded throughout the great house, and who must have been impressed and delighted with the presence of their so much older cousin in whom their parents soon discovered prudence and maturity of mind and conduct to their approval and which was to distinguish him through life. Their older son, Abiel, had already become established in business and had married Miss Hannah Hodge, one of the six nieces of Squire Hodge, and had come into possession as a place of abode of the old Groves house, in which his father had lived for so long, the site of which is now occupied in part by the post office.

Here Wilkes Wood found John Merrill, Jr., who had been his college chum and who was known to him as "Chumo Merrill"; here, too, he found another college mate, Jeremiah Bailey, who had graduated in 1794, the next year after Merrill and Wood, and who was then a student in the office of Silas Lee; here he found among his relatives and their associates and connections that "ease and sociability" later enjoyed by Miss Southgate; and here he met the lovely Miss Betsey Tinkham, with whose charms he became smitten, as appears in a letter soon afterwards by him addressed to Mr. Joseph T. Wood, Wiscasset, a copy of which is here given:

Middleboro' December 1st 1796.

Yes, Dear Cousin, you were right in your conjecture that I had not so soon forgotten you; Very nearly as soon should I forget my existance as my acquaintance at Wiscassett.

You & perhaps others imagine it strange not to hear from me sooner & may suspect me guilty of fickleness or duplicity: I have only to ask a suspension of sentence while I offer an excuse.

Soon after my return home my youngest Sister was taken sick with a slow nervous fever which rose with increasing malignaty 'til the 24th Day when we gave up all hope of her recovery or existance but a few hours. Her reason & speech were both wholly lost. We were soon encouraged again, but scarcely dared hope her restoration. She has now been 3 weeks as we suppose recruting but so gradual it is hardly perceptable & sits up yet but very little.

My Ma, by her anxiety & incessant attention to Theodate has made herself sick & now has the same fever. She has not yet been nearly so bad as Daty & we hope the fever has formed a crisis. So that the family has been all anxious & attentive the well for the sick; each cough & cold are the source of new alarms. I myself have been unwell 3 or 4 days past but feel much better today.

These are the circumstances, my Dear Cousin, which I offer as reason for so long neglecting to answer your 1st letter which I recd. & likewise one from Chumo Merrill: Your 2d I recd. a day or 2 since & am moved by the gentle reproach to obey my inclination & no longer delay an answer.

You & Chumo are pleased to say many things in commendation of **Betsey Tinkham.** Every thing in her praise I readily assent to, for I think myself as fully sensible of her charms as any Person living. I am much obliged to you for what you say of her for I cannot forbear feeling interested in every word tho't & circumstance respecting her. You are likewise (from your politeness to gratify me I imagine) pleased to make some insinuations tending to confirm a belief of her attachment to me. I should be unhappy to suppose them wholly without foundation; but I fancy myself indebted to your good disposition for a greater part of them. Indeed I come from Wiscast. seriously impressed with such ideas, that a coincidence of inclination in some measure subsisted between us. I am yet in the lively exercise of such feelings & God grant that no circumstance may weaken or suspend any mutual attach. this side the grave. This brings me to the question of settlement.

On my return to Plymo. I was immediately sworn & came to Middlebo. have been doing some professional business. The reasons which delayed my writing have also prevented my fixing any determinate place in this respect. My parents must be consulted; the circumstances mentioned have not permitted it. They are not however altogether ignorant; a report of my courtship arrived here before me. Should I persevere in solicitations, I do not dispare of their consent, but such a consent might give me pain. This perhaps might be less than that of a separation from your Cousin. It may be however a serious question. To accommodate all these present difficulties demands all my prudence. God willing you may see me in the spring.

What, Maria! the amiable Maria about to leave you? God give her an easy passage. What disastrous God rules the matrimonial affairs of Capt. HH. Pray for his restoration. You can't say much about Sarah? Hay! so, so, hay? What think Chumo says about her & you? How often does Capt. Choat sail, hay?

Why can't you confide to me a tale of your circumvalations & strategems? or have you by this time got more bold & commenced operations to storm the Castle. There may be I think where circumstance are convenient much prudence used in a warfair under the direction of Cupid. A gradual success which finally gains the victory affords in my opinion the greatest sum of hapiness.

You have I think time & opportunity to make the greatest profit of these advantages & I doubt not you manage them with greater skill than I am able to teach you. Sarah is worthy the attention of any Young Gentleman

I think; Indeed she is a very fine girl; & I hope for the pleasure some day or other to congratulate you in the felicity of matrimonial union with her.

Please to inform me in your next whether you have heard of the Brigg Neptune or of Capt. Savage.

If your not more pleased with the aforegoing than I am you wou'd prefer less to more. Therefore present my respects to your Pa & Ma, to your Brother & Lady to Esqr. Tinkham & Lady to Mrs. Savage. Love to Lydia, Sukey Tinkham, Sally & Sarah Hodge, Friendship to Frank with your self from Dear Cousin, sincerely

Yours, Wilkes Wood

N. B. You will deliver the enclosed letters & take the bill with my thanks to yourself & continue to write you know what will please me I am sorry you nor I cannot prevail with B. to favor me with a line I shall continue entreat her. I am now more out of the way but you shall hear from me often. Direct your letters to Plymo.

Mr. Joseph T. Wood.

While this letter was dated in December it was not mailed until the 24th of the next month. The answer thereto was as follows:

Aurora had left the western hemisphere & the Sable curtain of the evening made its appearance & retired from the business of the day I betook myself to my Chamber—? & for what purpose? to pour out my sentiments into the bosom of my Friend Wilks—

I acknowledge, & with real pleasure, the receit of your two favours & am sorry to hear of your having been sick—but pleasd to find you on the recovery.

Ah, Wilks I had almost given you up for a perfidious friend or at least for an inconstant lover to my amiable friend Betsy, but am now fully convinced of your fidelity—only put the case to yourself & reflect what I must have thought in not hearing a word from you for six months & repeatedly writing it certainly must have excited some hard thots—but let that drop & let's trace some part of your letter. you seem to chide me for my not writing more explicit concerning Sarah, but believe me, I wrote my sentiments & to convince you of that will now inform you that she is courted by a Gentleman from the Southward his name is Hunter. I thank you for what you say concerning her, as I shall always retain a particular friendship for her & think her capable of making a man truly hapy, but never do I anticipate that from her. You are no doubt sensible that young minds are easily ensnared by Beauty & are ever fond of some new object, this is certainly the way of the world & why should I not be one of the class. in you I confide, as a real friend & believe me when I make an open attempt to Storm the castle of love you shall know it, but alas, we know not the predestination of our lives whether it be fatal or not, but hope is the balm of comfort for us all and we all enjoy it—I think I have said enough on this subject now let me turn that which will strike more home to you, that of your lovely Betsy; here I feel at a loss as I always do in matters of Love, but I will do my best to describe to you her present situation, she had as well as myself given up as maried & considerd herself at liberty, (many Gentlemen from Kenebeck, promising young men, too), were upon the verge of attempting Access to her Gentle heart, but feared a repulse on your Account, she was truly sensible of it & also of your neglect & if your letters had not reached as they did I fear Wilks the consequence might have been great; but her generous heart, on knowing your Circumstances, feels herself once more under the ties of Cupid.

I shall not expatiate on the rest of our Wiscasset Ladies, but will only say they continue much the same as when you were here. so no more at present, but remain yours with sincerity

J. Wood

Wiscasset, Feby. 25th, 1797.

I wrote the foregoing letter some time ago & thot I wold let it lay till my pa-pa got home in hope to hear something more from you; but I recd yours by the post & the Inclosed delivered and am not able to express to you pleasure which it afforded &c but she in confidence told me she was truly con-

vinced of your attachment for her, she was wronged by saying she recd Mr. B.'s visits with pleasure, but she realy thot your silence sufficient excuse for excepting them if agreeable to her. I fancy Merrill only wish'd to hector you a little for I am sensible he would not have wrote you so in Earnest, but I shall not make many comments on this subject, will only say that Betsey is what you realy wish her to be a true lover.

These letters are quoted as examples of the epistolary correspondence of two young New England gentlemen in the latter part of the eighteenth century, as well as for their local interest. At the time when those letters were written Joseph Tinkham Wood was in his seventeenth year and Wilkes Wood was ten years older. The course of true love appears to have ever after ran smoothly with Wilkes Wood and Betsey Tinkham, for they were married on the 18th of October, 1798. Her death occurred 21st of September, 1803. Tender reference to his bereavement and to his motherless children appears in the copy of his letter to General Wood which follows:

Middleborough Decr 30 1807

Dear Sir

If you have had no particular information this part of the world later than I have from you I think it will not be disagreeable to you to hear again from the place of your nativity. Our Friends here are generally in health enjoying the common bounties of Providence. But I must except in some measure Aunt Lydia Elmes, forsaken by her children, the infirmities of old age creeping upon her, in destitute circumstances, without the prospect of permanent amelioration of her condition she seems to shudder at apparent approaching evils & her mind is clouded with the gloom of dismal apprehensions—the charity of her connections & Friends has been equal to support hitherto but she has discovered an obstinate determination to continue in your House alone against the solicitation & admonitions of her Friends to the manifest danger of her health & life. That House has become thro' decay quite an unfit habitation for any human creture and it has been much expected that the winds would have quite demolished it this fall; indeed the fences and whole premises appear like property derelict. She has now quited it and is at present with my Mother. Mrs. Peirce, Mrs. Harlow that was: has offered her a habitation whether she will go there or not I can't tell. She is now quite down spirited and gloomy and needs the charitable attentions of somebody constantly.

Your property here cannot I think in its present condition be any longer servicable to Aunt Elmes, and had better be disposed of in some other manner by the next spring— I wrote you upon this subject a number of months since but receiving no answer, suspect it never reached you.

Upon the close of the year it is natural to revert to time past and on a retrospect of my life the scenes the transaction & pleasures in which I have participated at Wiscasset croud upon my mind and hold a distinguished place in my recollection & liberally afford to me that kind of satisfaction which the review of such interesting events and important periods of life are productive of— Tho' time with its busy occurrences is at work to deface & destroy the picture; yet its outlines are perfectly legible; tho' fadeing the colours are still distinguished— The chief object to me in that numerous group which contributed to render the scene superlatively delightful has vanished Yet there are transcripts of the original left to me: the likeness has been epitomized into three little otherselves who are the constant, faithful & true witnesses of her that is absent to return no more— My children are very healthy & active my attention to them has not yet been divided with any other object that can come so near my heart. I am single & so like to be for aught I know.

There has been much political noise of late wars & rumors of them defean our ears & render them scarcely susceptible of any other impressions— But the Country within two or three days has been panic struck with an embargo— All are amazed—and at a loss whom to blame & why this calamity is brought upon us— Yourself and Neighbours will not

grudge a due share of homage to Mr. Bonaparte on this occation I think your interested sensibility at least is hereby moved & there is little doubt the embargo proceeds from some demands & threats from him—whether the measure is designed to be hostile or favourable to France is not so evident the effect of it however so far as I have means of judging will be most favourable to the views of Napoleon 1st.

I have only time to add that I should be very happy to receive a letter from you upon the subject of A. Elmes She would feel addtional obligations to you for the further use of your little farm—but it would be better when use of in other hands & more productive if sold if not sold the old house which is entirely useless as such should be taken down & converted into fence which will be necessary there if the land is improved— — With the pleasure of wishing you Aunt Wood & your whole family a very happy New Year

I am your Cousin and very
Hum'e Servt,
Wilkes Wood

Genl. A. Wood

Wilkes Wood practiced his profession in Middleborough until he was appointed judge of probate for Plymouth County, in which office he succeeded his old preceptor, Judge Thomas, in 1821, and he held that office until his death in 1843. He had a reputation for sterling integrity. Well read in the law and conscientious in all the duties of life, he was an able judge.

To return to the subject matter of the letter of Wilkes Wood to his cousin Joseph, it is interesting to know that "in a warfair under the direction of Cupid," as so quaintly expressed in their correspondence, Joseph succesfully stormed the "Castle of love" and that the fair Sarah became his wife in the year when he became of age. Soon thereafter, from designs by Nicholas Codd, a Boston architect who had also designed and built fine houses for James Kavanagh and Matthew Cottrill at Damariscotta Mills and Damariscotta Bridge, respectively, he built the notable mansion in High Street which is even to this day sometimes spoken of as the Carlton house because of Maj. Moses Carlton's fifty years occupancy, he having purchased it of Wood in 1807. Wood afterwards came into possession of his father's great house in Water Street and here made his home until his death in 1820.

The lives of the two cousins were in striking contrast: Wilkes Wood was by temperament and by training and experienced as a lawyer conservative and prudent; Joseph Tinkham Wood reared in commercial circles and in early life prospering beyond all dreams of success, became subject to all the changes and fluctuations of business and in the prostration suffered by Wiscasset merchants and shipowners by reason of the interruption of commerce consequent upon the Jefferson Embargo and the War of 1812 he met with most severe losses. Stories of his reputation as a jester and bon vivant have survived to this time. He was active in politics as well as in business; and in the Massachusetts militia he was for a time a commissioned staff officer in the second brigade of the eleventh division, which division was officered in Lincoln County. His inclinations were to support the policies of the Federalist party, and he was voted for from time to time by the members of that party in his candidacies for representative to the Legislature. A letter which he wrote to Capt. John Binney, after the transfer of the latter from the command of the United States forts at Wiscasset, the lower Kennebec and the Damariscotta and St. Georges Rivers to the northern frontier, is testimony of his disapproval of the Jefferson and Madison policies, and a copy is here given:

Wiscasset Sep 7th 1813

Cap. John Binney—
Dear Sir

Your much esteemed favor of the ult is recd & the contents duly noted.

I regret for your sake that the army is obliged to be stationed in so unpleasant a part of the U. States, but cannot but feel grateful that you have found a place that comparing with the District of Maine you give us the decided preference. I can assure you since our acquaintance I have looked forward with pleasure to the day that shall make you the permanent resident of Wiscasset with your amiable Fammily—if we have not so many allurements as many other places we have one essential one which is good society & real social feelings toward one another—which some

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of our neighboring Towns do not enjoy in that supereminent degree which they might do—by the way Peace was formally declared last week between K. & T.—the latter made a splendid Ball & in Person invited the former and Lady to it, the object is not yet known but many have their conjectures—after this I shall not be surprised to see Peace between France & England—but the Lord have mercy on some intended Victim—

As to news, I have with much pleasure (for a Tory) to say that yesterday my store windows were a third time broken in rejoicing for a naval Victory, at the mouth of our River—the rencounter was between the U. S. Brig Enterprise & the British Brig Boxer, of about equal size and mettal. the action continued 45 minutes & ended in the capture of the Boxer—further particulars we have not heard, the Wind being ahead they bore away for Portland. I presume you will have the particulars by the time you rec. this.

We are all anxiety for the late news from England and the Continent, as probably a little time will decide the fate of the Mediation. We are still sanguine here in its success or that it will lead to peace. I do believe the Nation is heartly sick of the War, it grows more and more unpopular daily with the People & I believe Mr. Madison finds it more difficult to manage than he expected & is willing to sell out his stock in it at par—this brings me to business with which I feel more conversant than Politicks—

before you left home you proposed to sell your shares in the W Bank—if you still continue disposed to do it and a fair rate I would purchase them & would thank you to say by return mail at what rate you would sell the whole or a part & I will give you an immediate answer. If we should trade I would pay you in 6 per cent stocks of the 16 million loan of which I have a few Thousand Dollars

Business is verry dull here but the people appear cheerful in the hopes of better times—my vessels both got out safe to————and the prospects are fair for good voyages but I dare not make any calculation in these times—on property out of reach

Your Fammily are all well at present but soon expect an increase—Mrs. McCrate has a fine daughter—he goes off this morng for Boston

Write me soon & believe me to be with Sentiments of real Friendship

Your most H.

Joseph T. Wood

3542